

Educators get added value with Horace Mann

Our Educator Advantage® Program gives educators extra coverages and benefits with their auto and home insurance at no additional charge.

Auto benefits:



Waived Deductible

- **School Property:** No deductible on a covered loss that occurs on or near school property or at a school event
- **Collision:** No deductible if you have a collision with another vehicle insured by Horace Mann*



Safe and Sound

Up to \$50 for transportation if you have Emergency Road Service coverage and feel you can't safely drive home



New Car Replacement

You'll get a replacement car if your new car is declared a total loss



Transportation of Students

Liability coverage when you transport students



Pet Coverage

Up to \$2,500 if your pet is injured as a result of a covered accident



Personal Property Coverage

Up to \$2,500 if personal property you use for educational purposes is stolen or damaged while in your vehicle



Rental Car Coverage

Your Other Than Collision and/ or Collision coverage applies to a vehicle you rent



Clothing & Luggage Coverage

Up to \$500 for loss to clothes and luggage



Trip Interruption Coverage

Up to \$500 for expenses if your trip is interrupted for more than a day due to mechanical breakdown**



Tasha Voss
Educators Insurance Resource Services, Inc.
(651) 773-6566
tasha.voss@horacemann.com



Home benefits:



Theft of School Goods or Money

No deductible on the first \$2,500 of coverage if money or goods for a school-sponsored event are stolen from you



Theft from Your Auto

No deductible on the first \$2,500 of coverage if your personal property is stolen from a vehicle on school property or at a school-sponsored event



Personal Property

No deductible for the first \$2,500 of coverage if personal property you use for educational purposes is stolen or damaged while away from home



Replacement of Locks or Keys

Up to \$2,500 reimbursement for replacing your keys or rekeying your locks



Mortgage/Rent Payment Recovery

Up to \$1,000 reimbursement for your mortgage (up to six months) or rent payment (up to three months) if your residence is uninhabitable due to a covered loss



Same Occurrence

If your home and auto(s) are damaged in the same occurrence, we waive your lowest deductible



Merit Reducing Deductible

Your deductible is reduced by \$250 if you're claim-free for 5+ years



Identity Fraud Advocacy Services

If you're a victim of identity fraud, you get unlimited access to a fraud advocate to guide you through the restoration process

**Must have Collision coverage and does not apply if the other vehicle in the accident is owned or operated by a member of your household*

***Must have both Comprehensive (aka Other Than Collision) coverage and Collision coverage*

Horace Mann Insurance Company and its affiliates underwrite Horace Mann auto and home insurance. The benefits and discounts listed are only general descriptions of coverage and do not constitute a statement of contract. Additional terms and conditions, as described in the policy, must be met for the coverage to be provided. Not all discounts and benefits available in all states.